

50305-29-02  
5000

JC14 Rec'd PCT/PTO 28 MAY 2002

PCT  
#3

EXPRESS MAIL CERTIFICATE

Date 5-28-02 EV 028648991-US

I hereby certify that, on the date indicated above, this paper or fee was deposited with the U.S. Postal Service & that it was addressed for delivery to the Assistant Commissioner for Patents, Washington, DC 20231 by "Express Mail Post Office to Addressee" service.

PLEASE CHARGE ANY DEFICIENCY UP TO \$300.00 OR CREDIT ANY EXCESS IN THE FEES DUE WITH THIS DOCUMENT TO OUR DEPOSIT ACCOUNT NO. 04-0100

D. Davis  
Name (Print)

D. I. Davis  
Signature

Customer No.:



07278

PATENT TRADEMARK OFFICE

Docket No.: 3442/1H674 US2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Dirk PETERS; and Eric WEISS

Serial No.: 10/070,344 (International Application PCT/US00/330740)

Filed: February 28, 2002

For: AUTOMATED INVESTMENT ADVISORY SOFTWARE AND METHOD

INFORMATION DISCLOSURE STATEMENT

Hon. Commissioner of  
Patents and Trademarks  
Washington, DC 20231

Sir:

In order to comply with the duty to disclose information under 37 C.F.R. § 1.56, Applicants submit herewith an Information Disclosure Statement in accordance with 37 CFR §§ 1.97 and 1.98. In particular, Applicants submit herewith a Form PTO-1449 listing references for consideration by the Examiner.

This application is a PCT Continuation of U.S. Patent Application Serial No. 09/736,064 filed on December 13, 2000 (hereinafter, "the '064 application"). To avoid overburdening the Examiner, copies of the references cited in the accompanying Form PTO-1449 are not submitted herewith as the reference are already of record in the '064 application. However, copies of the references will be provided at the Examiner's request.

It is believed that no fee is required for this submission as this Information Disclosure Statement is timely submitted in accordance with 37 C.F.R. §1.97(b)(3) and before any mailing of a first Office Action on the merits. However, should the U.S. Patent and Trademark Office determine that any fee is required or that any required is due for this application, the Commissioner is authorized and requested to change any required fee(s) and/or credit any refund(s) due to Deposit Account No. 04-0100.

In accordance with MPEP Sections 609 and 707.05(b), Applicants are filing this Information Disclosure Statement to disclose information that was cited or submitted to the Patent Office in the parent U.S. application Serial No.:09/736,064, filed on December 13, 2000 (the references are listed on the attached PTO Form-1449) so that the listed information will be printed on the patent. It is requested that each document cited (including any cited in applicant's specification which is not repeated on the attached Form PTO-1449) be given thorough consideration by the Examiner and that it be cited of record in the

Serial No.10/070,344

Docket No. 3442/1H674 US2

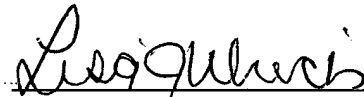
prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104(a) and 1.106(b) and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

Early and favorable consideration is earnestly solicited.

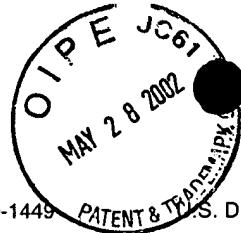
Respectfully submitted,

Dated: May 28, 2002

A handwritten signature in dark ink, appearing to read "Lisa J. Ulrich", is written over a horizontal line.

Lisa J. Ulrich  
Registration No. 45,168  
Attorney for Applicants

DARBY & DARBY  
Post Office Box 5257  
New York, NY 10150-5257  
(212) 527-7700

**LIST OF REFERENCES CITED BY APPLICANT**

(Use Several Sheets if Necessary)

DOCKET NO.: 3442/1H674US2 SERIAL NO: 10/070,344  
APPLICANT: Dirk PETERS; and  
Eric WEISS FILING DATE: February 28, 2002

**U.S. PATENT DOCUMENTS**

<u>*EXAMINER INITIALS</u>	<u>DOCUMENT NUMBER</u>	<u>DATE</u>	<u>NAME</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>FILING DATE</u>
	1. 4,334,270	06/08/92	Towers	364	300	08/11/72
	2. 4,566,066	01/21/86	Towers	364	408	06/04/82
	3. 5,101,353 A	03/31/92	Lupien et al.	364	408	05/31/89
	4. 5,126,936	06/30/92	Champion et al.	364	408	09/01/89
	5. 5,729,700	03/17/98	Melnikoff	395	236	02/24/95
	6. 5,774,881	06/30/98	Friend et al.	705	36	10/30/95
	7. 5,784,696	07/21/98	Melnikoff	705	36	06/06/95
	8. 5,799,287	08/25/98	Dembo	705	36	05/30/97
	9. 5,812,217	09/22/98	Cahill, III	348	614	06/26/96
	10. 5,812,987	09/22/98	Luskin et al.	705	36	03/13/95
	11. 5,812,988	09/22/98	Sandretto	705	36	04/06/95
	12. 5,819,263	10/06/98	Bromley et al.	707	3	07/19/96
	13. 5,884,287	03/16/99	Edesess	705	36	04/11/97
	14. 5,893,079	04/06/99	Cwenar	705	36	03/27/97
	15. 5,918,217	06/29/99	Maggioncalda et al.	705	36	12/10/97
	16. 5,920,848	07/06/99	Schutzer et al.	705	42	01/22/98
	17. 5,930,774	07/27/99	Chennault	705	36	01/29/96
	18. 5,946,666	08/31/99	Nevo	705	36	
	19. 6,012,044	01/04/00	Maggioncalda et al.	705	36	05/25/99
	20. 6,018,722	01/25/00	Ray	705	36	
	21. 6,021,397	02/01/00	Jones et al.	705	36	12/02/97
	22. 6,134,535	10/15/00	Belzberg	705	37	

**FOREIGN PATENT DOCUMENTS**

<u>*EXAMINER INITIALS</u>	<u>DOCUMENT NUMBER</u>	<u>DATE</u>	<u>COUNTRY</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>TRANSLATION YES NO</u>
	23. JP7084989A	03/31/95	Japan	G 06F	17/00	X (abstract only)

**LIST OF REFERENCES CITED BY APPLICANT**

(Use Several Sheets if Necessary)

DOCKET NO.: 3442/1H674US2 SERIAL NO: 10/070,344  
APPLICANT: Dirk PETERS; and  
Eric WEISS FILING DATE: February 28, 2002

\*EXAMINER  
INITIALS

**OTHER REFERENCES****(INCLUDING AUTHOR, TITLE DATE, PERTINENT PAGES, ETC.)**

\*EXAMINER  
INITIALS

24. Ranftle et al., "Helping Employees Invest Wisely", HR Magazine, vol. 38, no. 11, pp. 77-82,  
November 1993.

EXAMINER: \_\_\_\_\_

DATE CONSIDERED: \_\_\_\_\_

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.